(b) if so, whether Government are coming out with any tax benefits for such purchases to improve the farm sector;

(c) if so, the details thereof; and

(d) if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) No, Sir.

(b) and (c) Do not arise in view of the reply to (a) above.

(d) Government does not consider that the taxation system is to be used as an instrument for promoting investment in farm land as against investment in land for housing.

Review Mechanism for Customer Redressal in Banks

*56. SHRI TARIQ ANWAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that there is a review mechanism in place if the banker is dissatisfied but no review for customer's dissatisfaction;

(b) whether Government are planning to change the policy from Banker's favour to customer's favour;

(c) if so, the details thereof;

(d) whether it is also a fact that there are a couple of banks which have earned more than Rs. 100 crores by way of penalties; and

(e) if so, the names of these banks?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c) With effect from 1st January, 2006, Reserve Bank of India (RBI) has put in place a revised Banking Ombudsman Scheme 2006 for redressal of grievances of banking customers. The revised scheme has a wider ambit of the areas of complaints and, *inter alia*, provides equal opportunity for the bank and the complainant to file an appeal with the Appellate Authority against the award of Banking Ombudsman.

(d) and (e) RBI have reported that a few banks charge for bouncing of cheques, levy penal interest for payments not made in time and charge for non-maintenance of minimum balances in the accounts. The earnings

from such charges vary from year to year. Such charges usually form part of the agreement between the bank and the customer. Banks justify such charges stating superiority of service and value add-ons offered by them.

Losses due to flight delays during winters

*57. SHRI K. RAMA MOHANA RAO:
SHRI RAMA MUNI REDDY SIRIGIREDDY:

Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether it is a fact that delay of flights, particularly during winters has become an order of the day;

(b) whether it is also a fact that on an average 10-12 flights are delayed per hour;

(c) if so, what is the total additional fuel incurred for delay of flights in a year and what is the amount lost due to delay of flights annually;

(d) whether it is also a fact that Indian Airlines does not maintain any data for the extra-fuel spent due to delay of flights; and

(e) if so, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF CIVIL AVIATION (SHRI PRAFUL PATEL): (a) to (e) The information is being collected and will be laid on the Table of the House.

Restoration of monuments

*58. SHRI GIREESH KUMAR SANGHI:
SHRI SANTOSH BAGRODIA:

Will the Minister of TOURISM AND CULTURE be pleased to state:

(a) whether Government have taken cognizance of threat to the Konark Temple, if so, the details thereof;

(b) whether Government have prepared a list of such monuments that need restoration urgently;

(c) whether the country have expertise in restoring the monuments;

(d) whether Government plan to introduce specialized courses to impart skilled training on restoration of the monuments;